



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [CATHAY GENERAL BANCORP](#)

City/State [LOS ANGELES, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [21,890,130](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CATHAY GENERAL BANCORP](#)
[777 NORTH BROADWAY](#)
[LOS ANGELES, CA 90012](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	21,248,361			19,381,971			19,579,819			18,721,179			17,337,839		
Net income (\$000)	263,041			222,980			298,303			228,860			279,135		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.34	2.79	90	3.04	2.65	78	3.05	2.60	82	2.95	2.77	58	3.31	3.01	60
+ Non-interest income	0.27	0.94	6	0.25	1.09	6	0.28	1.04	6	0.24	1.21	4	0.21	1.32	5
- Overhead expense	1.39	2.18	7	1.46	2.21	9	1.46	2.17	8	1.53	2.57	8	1.59	2.69	6
- Provision for credit losses	0.08	0.10	51	-0.13	-0.12	39	-0.08	-0.09	45	0.31	0.51	24	-0.04	0.15	2
+ Securities gains (losses)	0	0	45	0.01	0.01	70	0	0.01	65	0.01	0.02	54	0	0.01	57
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	10
= Pretax net operating income (tax equivalent)	2.14	1.46	91	1.95	1.76	67	1.95	1.66	74	1.36	1.04	73	2.02	1.56	84
Net operating income	1.65	1.10	93	1.53	1.34	72	1.52	1.26	76	1.22	0.81	81	1.61	1.19	89
Net income	1.65	1.10	93	1.53	1.34	72	1.52	1.26	76	1.22	0.82	80	1.61	1.19	89
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.90	3.36	86	3.62	3.12	81	3.60	3.06	85	3.97	3.55	74	4.74	4.41	72
Interest expense	0.37	0.35	61	0.40	0.26	83	0.38	0.25	79	0.85	0.52	85	1.20	1.08	66
Net interest income (tax equivalent)	3.52	3.01	84	3.22	2.85	74	3.23	2.80	78	3.12	3.01	49	3.54	3.33	56
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	20	0.15	0.12	64	0.11	0.11	59	0.09	0.27	30	-0.05	0.21	1
Earnings coverage of net loan and lease losses (X)	7,223.82	36.38	98	15.45	26.30	45	21.04	39.72	52	21.96	22.91	66	-43.71	24.40	4
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.82	1.17	19	0.83	1.32	16	0.83	1.23	19	1.06	1.58	20	0.81	0.83	48
Allowance for loan and lease losses / Total loans and leases	0.82	1.15	20	0.83	1.30	18	0.83	1.20	22	1.06	1.55	20	0.81	0.81	50
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.40	0.39	55	0.46	0.58	44	0.43	0.49	45	0.46	0.71	33	0.34	0.57	26
30-89 days past due loans and leases / Total loans and leases	0.11	0.33	26	0.13	0.29	28	0.28	0.32	55	0.92	0.39	89	0.56	0.43	73
Liquidity and Funding															
Net noncore funding dependence	15.55	5.89	82	10.72	-3.31	86	5.27	-2.33	76	17.79	3.20	84	29.73	14.45	87
Net short-term noncore funding dependence	14.67	0.87	90	9.03	-9.17	93	3.78	-7.71	85	16.24	-4.76	93	24.44	3.38	96
Net loans and leases / Total assets	82.19	63.09	93	79.84	58.81	93	77.63	58.67	88	81.42	61.58	96	82.89	63.77	96
Capitalization															
Tier 1 leverage ratio	10.02	9.22	74	10.67	9.07	85	10.40	8.98	82	10.94	9.13	88	10.83	9.76	78
Holding company equity capital / Total assets	11.05	9.68	71	12.40	10.79	73	11.71	10.71	67	12.70	11.16	72	12.68	12.43	54
Total equity capital (including minority interest) / Total assets	11.05	9.81	69	12.40	10.91	72	11.71	10.82	65	12.70	11.29	71	12.68	12.57	53
Common equity tier 1 capital / Total risk-weighted assets	12.06	11.79	56	13.29	12.64	66	12.80	12.42	62	13.53	12.38	74	12.51	12.17	63
Net loans and leases / Equity capital (X)	7.44	6.64	68	6.44	5.47	70	6.63	5.53	71	6.41	5.58	72	6.54	5.21	77
Cash dividends / Net income	28.94	31.93	40	32.89	27.22	62	33.30	28.27	60	43.12	42.30	53	35.51	33.12	55
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	10.22	6.04	73	4.43	9.51	26	9.68	10.50	51	5.24	16.68	18	7.80	9.26	59
Equity capital	-1.78	-3.83	58	3.73	7.52	35	1.16	7.46	18	5.40	6.99	47	8.13	10.49	53
Net loans and leases	13.47	14.48	55	2.82	-0.66	71	4.57	3.36	61	3.37	9.07	31	7.94	9.10	60
Noncore funding	21.14	36.20	53	-25.83	-21.64	46	-25.16	-14.79	33	-19.59	-12.18	41	20.88	6.59	78
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0.33	13.04	27
Equity investment in subsidiaries / Equity capital	103.60	104.01	54	103.10	103.15	55	103.64	103.22	56	102.23	102.81	47	103.44	103.22	55
Cash from ops + noncash items + op expense / Op expense + dividends	230.61	118.32	84	201.83	155.61	73	223.98	154.48	77	127.78	147.24	50	218	190.27	70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	559,381	485,660	649,853	677,823	730,413	15.18	39.26
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	559,381	485,660	649,853	677,823	730,413	15.18	39.26
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	559,381	485,660	649,853	677,823	730,413	15.18	39.26
Investment interest income (tax equivalent).....	18,060	9,963	14,152	20,600	33,038	81.27	21.89
Interest on balances due from depository institutions.....	10,003	1,467	2,145	1,829	5,404	581.87	218.57
Interest income on other earning assets.....	774	730	991	952	1,207	6.03	-45.68
Total interest income (tax equivalent).....	588,218	497,820	667,141	701,204	770,062	18.16	39.70
Interest on time deposits of \$250K or more	12,223	15,857	19,401	47,293	66,603	-22.92	4.85
Interest on time deposits < \$250K.....	8,930	17,217	20,618	62,564	82,780	-48.13	-55.95
Interest on foreign office deposits	860	293	531	1,787	3,470	193.52	-43.08
Interest on other deposits	25,883	16,297	21,251	25,380	25,250	58.82	81.86
Interest on other borrowings and trading liabilities.....	8,345	6,018	7,818	12,471	17,453	38.67	-17.98
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	56,241	55,682	69,619	149,495	195,556	1.00	-2.78
Net interest income (tax equivalent).....	531,977	442,138	597,522	551,709	574,506	20.32	46.46
Non-interest income.....	42,641	37,034	54,386	44,919	37,000	15.14	68.20
Adjusted operating income (tax equivalent)	574,618	479,172	651,908	596,628	611,506	19.92	47.88
Overhead expense.....	221,574	212,620	285,500	285,710	275,083	4.21	30.77
Provision for credit losses.....	13,143	-19,508	-16,008	57,500	-7,000		
Securities gains (losses)	0	853	852	1,695	369	-100.00	
Other tax equivalent adjustments	0	0	0	0	-1		
Pretax net operating income (tax equivalent).....	341,258	283,285	381,843	253,965	349,369	20.46	54.28
Applicable income taxes	78,217	60,305	83,539	25,105	70,234	29.70	10.01
Tax equivalent adjustments	0	0	1	0	0		
Applicable income taxes (tax equivalent).....	78,217	60,305	83,540	25,105	70,234	29.70	10.01
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	263,041	222,980	298,303	228,860	279,135	17.97	75.24
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	263,041	222,980	298,303	228,860	279,135	17.97	75.24
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	263,041	222,980	298,303	228,860	279,135	17.97	75.24
Investment securities income (tax equivalent).....	18,060	9,963	14,152	20,600	33,038	81.27	21.89
US Treasury and agency securities (excluding mortgage-backed securities)	1,772	524	688	2,131	9,275	238.17	-77.44
Mortgage-backed securities	13,761	8,262	11,743	15,650	20,317	66.56	169.93
All other securities	2,527	1,177	1,721	2,819	3,446	114.70	35.57
Cash dividends declared.....	76,111	73,335	99,322	98,688	99,131	3.79	50.74
Common	76,111	73,335	99,322	98,688	99,131	3.79	50.74
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.69	3.12	86	3.42	2.90	84	3.41	2.85	86	3.75	3.27	79	4.44	4	80
Less: Interest expense	0.35	0.33	63	0.38	0.24	83	0.36	0.23	80	0.80	0.48	84	1.13	0.98	67
Equals: Net interest income (tax equivalent)	3.34	2.79	90	3.04	2.65	78	3.05	2.60	82	2.95	2.77	58	3.31	3.01	60
Plus: Non-interest income	0.27	0.94	6	0.25	1.09	6	0.28	1.04	6	0.24	1.21	4	0.21	1.32	5
Equals: adjusted operating income (tax equivalent)	3.61	3.77	44	3.30	3.80	26	3.33	3.70	29	3.19	4.04	13	3.53	4.41	15
Less: Overhead expense	1.39	2.18	7	1.46	2.21	9	1.46	2.17	8	1.53	2.57	8	1.59	2.69	6
Less: Provision for credit losses	0.08	0.10	51	-0.13	-0.12	39	-0.08	-0.09	45	0.31	0.51	24	-0.04	0.15	2
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0.01	0.01	70	0	0.01	66	0.01	0.02	54	0	0.01	57
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	10
Equals: Pretax net operating income (tax equivalent)	2.14	1.46	91	1.95	1.76	67	1.95	1.66	74	1.36	1.04	73	2.02	1.56	84
Less: Applicable income taxes (tax equivalent)	0.49	0.34	88	0.41	0.41	64	0.43	0.38	71	0.13	0.23	20	0.41	0.36	64
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.65	1.10	93	1.53	1.34	72	1.52	1.26	76	1.22	0.81	81	1.61	1.19	89
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.65	1.10	93	1.53	1.34	72	1.52	1.26	76	1.22	0.82	80	1.61	1.19	89
Memo: Net income (last four quarters)	1.61	1.10	93	1.53	1.30	74	1.52	1.26	76	1.22	0.82	80	1.61	1.19	89
Net income-BHC and noncontrolling (minority) interest	1.65	1.11	93	1.53	1.35	72	1.52	1.27	76	1.22	0.83	80	1.61	1.20	88
Margin Analysis															
Average earning assets / Average assets	94.75	92.93	73	94.59	93.09	67	94.56	93.08	67	94.46	92.32	73	93.68	91.05	78
Average interest-bearing funds / Average assets	66.43	60.58	77	67.62	61.98	75	67.61	61.99	74	69.71	64.06	75	70.74	65.57	77
Interest income (tax equivalent) / Average earning assets	3.90	3.36	86	3.62	3.12	81	3.60	3.06	85	3.97	3.55	74	4.74	4.41	72
Interest expense / Average earning assets	0.37	0.35	61	0.40	0.26	83	0.38	0.25	79	0.85	0.52	85	1.20	1.08	66
Net interest income (tax equivalent) / Average earning assets	3.52	3.01	84	3.22	2.85	74	3.23	2.80	78	3.12	3.01	49	3.54	3.33	56
Yield or Cost															
Total loans and leases (tax equivalent)	4.27	4.24	60	4.11	4.07	61	4.10	4.01	62	4.36	4.27	60	5.02	5.09	51
Interest-bearing bank balances	0.97	0.79	76	0.13	0.13	48	0.13	0.14	27	0.19	0.27	28	1.35	2.04	16
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68			2.44	
Trading assets		0.57			0.45			0.45			0.60			0.99	
Total earning assets	3.90	3.33	86	3.62	3.09	84	3.60	3.04	85	3.97	3.51	79	4.74	4.36	76
Investment securities (tax equivalent)	1.83	1.96	41	1.34	1.77	21	1.38	1.77	22	1.74	2.25	15	2.31	2.76	13
US Treasury and agency securities (excluding mortgage-backed securities)	1	1.38	23	0.53	1.23	14	0.57	1.14	17	0.97	1.75	18	1.94	2.32	25
Mortgage-backed securities	1.88	1.87	52	1.48	1.55	46	1.50	1.57	47	2.02	2.05	44	2.46	2.61	28
All other securities	1.81	2.89	15	1.40	2.85	10	1.43	2.81	11	2.01	3.24	9	3.17	4.06	26
Interest-bearing deposits	0.36	0.35	63	0.41	0.22	86	0.38	0.21	83	0.89	0.53	85	1.28	1.10	68
Time deposits of \$250K or more	0.62	0.61	56	0.74	0.70	59	0.69	0.66	56	1.56	1.42	61	2.15	1.96	61
Time deposits < \$250K	0.49	0.58	45	0.72	0.67	61	0.67	0.62	60	1.55	1.36	62	2.01	1.82	60
Other domestic deposits	0.40	0.31	69	0.33	0.16	86	0.31	0.15	86	0.49	0.36	78	0.63	0.93	28
Foreign deposits	0.73	0.52	74	0.22	0.12	74	0.30	0.14	77	0.87	0.42	85	1.54	1.19	70
Federal funds purchased and repos		0.88			0.18			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	2.22	1.55	82	1.88	1.29	73	1.88	1.27	73	1.82	1.50	67	2.02	2.38	27
All interest-bearing funds	0.53	0.54	60	0.57	0.38	83	0.53	0.37	79	1.15	0.74	84	1.59	1.49	67

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	42,641	37,034	54,386	44,919	37,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	4,874	4,011	5,454	4,850	4,648
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	12,065	10,701	14,173	9,736	8,312
Insurance activities revenue.....	429	374	883	793	929
Venture capital revenue.....	31	-109	3,019	236	337
Net servicing fees	94	94	129	108	-84
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	-39	310	222	3,867	201
Other non-interest income.....	25,187	21,653	30,506	25,329	22,657
Total overhead expenses	221,574	212,620	285,500	285,710	275,083
Personnel expense.....	107,453	98,917	132,795	124,022	129,300
Net occupancy expense.....	21,219	19,107	25,701	25,467	27,402
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	724	515	687	687	687
Other operating expenses.....	92,178	94,081	126,317	135,534	117,694
Fee income on mutual funds and annuities.....	11,662	10,405	13,754	9,484	8,078
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,189	1,171	1,170	1,205	1,219
Average personnel expense per employee.....	90.37	84.47	113.50	102.92	106.07
Average assets per employee.....	17,870.78	16,551.64	16,734.89	15,536.25	14,223

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	27.35	2.43	99	28.10	2.14	99	25.29	2.17	99	21.11	2.02	99	21.83	2.72	98
Overhead expenses / Net Interest Income + non-interest income	38.56	58.02	5	44.37	58.85	11	43.79	59.28	9	47.89	62.28	10	44.98	61.29	7
Percent of Average Assets															
Total overhead expense	1.39	2.18	7	1.46	2.21	9	1.46	2.17	8	1.53	2.57	8	1.59	2.69	6
Personnel expense.....	0.67	1.20	6	0.68	1.23	5	0.68	1.21	5	0.66	1.30	4	0.75	1.41	6
Net occupancy expense.....	0.13	0.22	15	0.13	0.24	13	0.13	0.23	15	0.14	0.26	9	0.16	0.28	12
Other operating expenses.....	0.58	0.73	30	0.65	0.72	48	0.65	0.72	46	0.73	0.94	40	0.68	0.97	26
Overhead less non-interest income	1.12	1.22	35	1.21	1.08	54	1.18	1.10	50	1.29	1.25	48	1.37	1.32	50
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	38.56	57.55	6	44.37	58.34	11	43.79	58.83	11	47.89	61.82	10	44.98	60.64	7
Personnel expense.....	18.70	31.86	5	20.64	32.89	7	20.37	32.93	7	20.79	32.36	6	21.14	32.39	5
Net occupancy expense.....	3.69	5.98	15	3.99	6.26	15	3.94	6.23	16	4.27	6.58	13	4.48	6.52	13
Other operating expenses.....	16.17	19.14	28	19.74	18.68	56	19.48	19.18	55	22.83	22.28	69	19.36	21.20	46
Total non-interest income	7.42	24.10	6	7.73	28.20	5	8.34	27.67	6	7.53	28.83	4	6.05	29.23	4
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0.85	3.30	13	0.84	3.25	13	0.84	3.27	14	0.81	3.27	12	0.76	3.88	13
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	2.10	2.15	64	2.23	2.46	63	2.17	2.58	62	1.63	2.46	53	1.36	3.54	46
Insurance activities revenue.....	0.07	0.36	56	0.08	0.38	52	0.14	0.36	58	0.13	0.41	60	0.15	0.47	59
Venture capital revenue.....	0.01	0.01	87	-0.02	0.03	2	0.46	0.04	92	0.04	0.01	90	0.06	0.02	88
Net servicing fees	0.02	1.23	26	0.02	0.56	27	0.02	0.60	27	0.02	0.01	57	-0.01	0.28	11
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.01	1.19	15	0.06	3.64	9	0.03	3.30	7	0.65	3.92	30	0.03	1.86	15
Other non-interest income.....	4.38	8.80	21	4.52	9.39	20	4.68	9.27	20	4.25	9.65	18	3.71	10.04	9
Overhead less non-interest income	31.14	32.79	39	36.64	29.67	70	35.45	30.52	61	40.36	31.93	73	38.93	31.06	74
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.92	21.50	66	21.29	21.49	46	21.88	21.18	56	9.89	18.63	10	20.10	20.56	47
Applicable income tax + TE / Pretax net operating income + TE	22.92	23.57	46	21.29	23.11	25	21.88	22.67	34	9.89	21.18	9	20.10	23.23	20

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans		14,787,716	13,182,926	13,436,589	12,886,473	12,412,754	12.17	45.37
Commercial and industrial loans		3,123,814	2,720,612	2,724,003	2,660,849	2,536,405	14.82	32.19
Loans to individuals		5,784	3,260	4,129	2,564	3,924	77.42	29.14
Loans to depository institutions and acceptances of other banks		0	962	0	259	15,245	-100.00	-100.00
Agricultural loans		0	0	0	0	0	0	
Other loans and leases		223,831	80,106	185,131	120,792	154,328	179.42	129.92
Less: Unearned income		0	0	0	0	626		-100.00
Loans and leases, net of unearned income		18,141,145	15,987,866	16,349,852	15,670,937	15,122,030	13.47	43.51
Less: Allowance for loan and lease losses		148,817	131,945	136,157	166,538	123,224	12.79	22.45
Net loans and leases		17,992,328	15,855,921	16,213,695	15,504,399	14,998,806	13.47	43.71
Debt securities that reprice or mature in over 1 year		1,053,543	924,586	1,012,687	754,437	1,103,884	13.95	26.40
Mutual funds and equity securities		23,123	20,116	22,319	23,744	28,005	14.95	-33.97
Subtotal		19,068,994	16,800,623	17,248,701	16,282,580	16,130,695	13.50	42.43
Interest-bearing bank balances		1,063,294	1,667,875	2,315,563	1,282,462	401,538	-36.25	89.52
Federal funds sold and reverse repos		0	0	0	0	0		
Debt securities that reprice or mature within 1 year		360,868	154,630	114,622	282,113	347,958	133.38	-27.82
Trading assets		0	0	0	0	0		
Total earning assets		20,493,156	18,623,128	19,678,886	17,847,155	16,880,191	10.04	41.83
Non-interest-bearing cash and due from depository institutions		200,051	156,287	134,140	138,616	177,240	28.00	19.16
Premises, fixed assets, and leases		125,060	127,746	125,673	131,896	137,455	-2.10	14.97
Other real estate owned		4,067	5,251	4,368	4,918	10,244	-22.55	-77.55
Investment in unconsolidated subsidiaries		3,636	3,636	3,636	3,636	3,636	0.00	0.00
Intangible and other assets		1,064,160	944,391	940,020	916,913	885,378	12.68	8.49
Total assets		21,890,130	19,860,439	20,886,723	19,043,134	18,094,144	10.22	39.18
Quarterly average assets		21,727,745	19,803,629	20,173,364	18,830,925	17,878,974	9.72	41.51
Average loans and leases (YTD)		17,480,968	15,740,492	15,840,591	15,538,957	14,556,255	11.06	49.40
Memoranda								
Loans held-for-sale		0	0	0	0	0		
Loans not held-for-sale		18,141,145	15,987,866	16,349,852	15,670,937	15,122,030	13.47	43.51
Real estate loans secured by 1–4 family		6,546,393	5,616,843	5,679,035	5,551,161	5,313,042	16.55	74.25
Commercial real estate loans		8,025,567	7,449,153	7,606,117	7,264,370	7,052,160	7.74	26.02
Construction and land development		690,124	768,915	696,348	774,148	700,715	-10.25	-9.33
Multifamily		1,588,463	1,324,871	1,401,687	1,246,969	1,041,294	19.90	103.31
Nonfarm nonresidential		5,746,980	5,355,367	5,508,082	5,243,253	5,310,151	7.31	19.08
Real estate loans secured by farmland		0	0	0	371	385		-100.00
Total investment securities		1,437,534	1,099,332	1,149,628	1,060,294	1,479,847	30.76	5.05
U.S. Treasury securities		241,400	40,211	0	80,948	74,936	500.33	-39.56
US agency securities (excluding mortgage-backed securities)		69,112	90,943	87,509	99,838	315,239	-24.01	-82.87
Municipal securities		0	0	0	0	0		-100.00
Mortgage-backed securities		893,196	814,629	897,781	737,392	888,342	9.64	99.47
Asset-backed securities		0	0	0	0	0		
Other debt securities		210,703	133,433	142,019	118,372	173,325	57.91	160.44
Mutual funds and equity securities		23,123	20,116	22,319	23,744	28,005	14.95	-33.97
Available-for-sale securities		1,414,411	1,079,216	1,127,309	1,036,550	1,451,842	31.06	3.36
U.S. Treasury securities		241,400	40,211	0	80,948	74,936	500.33	-39.56
US agency securities (excluding mortgage-backed securities)		69,112	90,943	87,509	99,838	315,239	-24.01	-82.87
Municipal securities		0	0	0	0	0		-100.00
Mortgage-backed securities		893,196	814,629	897,781	737,392	888,342	9.64	99.47
Asset-backed securities		0	0	0	0	0		
Other debt securities		210,703	133,433	142,019	118,372	173,325	57.91	160.44
Mutual funds and equity securities		0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)		-162,900	6,142	442	17,320	8,112		
Available-for-sale securities appreciation (depreciation)		0	0	0	0	0		
Structured notes, fair value		144,282	30,907	30,538	22,706	20,128	366.83	-50.48
Pledged securities								

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	591,273	587,739	703,854	402,962	275,870	0.60	53.70	
NOW, ATS and transaction accounts	180,705	126,640	28,709	125,140	28,576	42.69	191.09	
Time deposits less brokered deposits < \$250K	1,611,640	2,265,403	2,320,348	2,499,245	2,826,532	-28.86	-40.12	
MMDA and other savings accounts	12,217,976	10,477,703	11,740,847	8,827,609	6,780,821	16.61	78.80	
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	14,601,594	13,457,485	14,793,758	11,854,956	9,911,799	8.50	46.44	
Time deposits of \$250K or more	2,839,813	2,799,081	2,700,019	2,915,722	3,119,765	1.46	56.60	
Foreign deposits	178,811	196,574	230,847	227,635	363,663	-9.04	-30.58	
Federal funds purchased and repos	0	0	0	0	0		-100.00	
Secured federal funds purchased	0	0	0	0	0			
Commercial paper	0	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	355,265	8,834	8,770	138,572	483,445	3921.56	-44.55	
Other borrowings w/remaining maturity over 1 year	61,316	66,392	65,069	68,626	284,777	-7.65	-43.17	
Brokered deposits < \$250K	955,532	553,728	334,219	1,111,088	1,297,081	72.56	83.94	
Noncore funding	4,390,737	3,624,609	3,338,924	4,461,643	5,548,731	21.14	27.67	
Trading liabilities	0	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	119,136	119,136	119,136	119,136	119,136	0.00	0.00	
Other liabilities	359,104	195,918	188,655	189,255	220,195	83.29	55.92	
Total liabilities	19,470,571	17,397,148	18,440,473	16,624,990	15,799,861	11.92	41.50	
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0			
Common stock	911	909	909	906	901	0.22	2.36	
Common surplus	978,433	969,719	972,474	964,734	950,465	0.90	4.92	
Retained earnings	2,172,098	1,935,831	1,985,168	1,789,325	1,659,153	12.20	70.35	
Accumulated other comprehensive income	-112,874	-368	-3,065	5,310	2,302			
Other equity capital components	-619,009	-442,800	-509,236	-342,131	-318,538			
Total holding company equity capital	2,419,559	2,463,291	2,446,250	2,418,144	2,294,283	-1.78	22.90	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0			
Total equity capital, including minority interest	2,419,559	2,463,291	2,446,250	2,418,144	2,294,283	-1.78	22.90	
Total liabilities and capital	21,890,130	19,860,439	20,886,723	19,043,134	18,094,144	10.22	39.18	
Memoranda								
Non-interest-bearing deposits	4,398,152	4,024,503	4,492,054	3,365,086	2,871,444	9.28	61.10	
Interest-bearing deposits	14,177,598	12,982,365	13,566,789	12,744,315	11,820,864	9.21	44.20	
Total deposits	18,575,750	17,006,868	18,058,843	16,109,401	14,692,308	9.22	47.88	
Long-term debt that reprices within 1 year	0	0	0	0	0			
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	2,446,250	2,418,144	2,418,144	2,294,283	2,121,866			
Accounting restatements	0	-3,139	-3,139	0	0			
Net income	263,041	222,980	298,303	228,860	279,135			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	5,962	4,987	7,742	14,274	8,406			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	109,774	100,668	167,104	23,593	36,301			
Changes incident to business combinations	0	0	0	0	0			
Less: Dividends declared	76,111	73,335	99,322	98,688	99,131			
Change in other comprehensive income	-109,809	-5,678	-8,374	3,008	20,308			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	0	0	0	0			
Holding company equity capital, ending balance	2,419,559	2,463,291	2,446,250	2,418,144	2,294,283			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	67.55	39.88	92	66.38	36.06	93	64.33	36.25	92	67.67	36.22	95	68.60	37.78	96
Commercial and industrial loans	14.27	11.23	70	13.70	11.11	68	13.04	10.76	67	13.97	13.52	54	14.02	12.02	61
Loans to individuals	0.03	3.58	6	0.02	3.60	3	0.02	3.36	6	0.01	3.40	3	0.02	4.20	4
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	75	0	0.02	34	0	0.03	68	0.08	0.04	83
Agricultural loans.....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	1.02	4.52	19	0.40	4.26	11	0.89	4.47	19	0.63	4.63	10	0.85	5.01	11
Net loans and leases.....	82.19	63.09	93	79.84	58.81	93	77.63	58.67	88	81.42	61.58	96	82.89	63.77	96
Debt securities over 1 year.....	4.81	18.76	5	4.66	18.32	7	4.85	19.46	6	3.96	15.55	6	6.10	14.60	11
Mutual funds and equity securities	0.11	0.05	80	0.10	0.05	75	0.11	0.06	74	0.12	0.05	79	0.15	0.06	81
Subtotal	87.11	83.05	63	84.59	78.17	74	82.58	79.22	58	85.50	78.16	79	89.15	79.65	92
Interest-bearing bank balances	4.86	3.61	69	8.40	9.37	48	11.09	8.50	70	6.73	7.51	48	2.22	3.06	53
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.65	1.71	65	0.78	1.51	40	0.55	1.56	30	1.48	1.68	55	1.92	1.91	65
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	93.62	90.76	82	93.77	91.57	75	94.22	91.77	77	93.72	91.05	78	93.29	89.53	86
Non-interest cash and due from depository institutions.....	0.91	0.98	47	0.79	0.99	34	0.64	0.82	29	0.73	1.07	24	0.98	1.14	38
Other real estate owned.....	0.02	0.01	78	0.03	0.01	78	0.02	0.01	80	0.03	0.02	68	0.06	0.03	77
All other assets.....	5.47	8.19	18	5.44	7.39	27	5.14	7.35	25	5.55	7.82	24	5.73	9.27	14
Memoranda															
Short-term investments	6.51	6.75	66	9.18	12.31	42	11.64	11.47	57	8.22	11.17	43	4.14	7.63	45
U.S. Treasury securities.....	1.10	1.98	51	0.20	1.18	45	0	1.47	10	0.43	0.84	65	0.41	1.03	59
US agency securities (excluding mortgage-backed securities)	0.32	0.81	47	0.46	0.75	57	0.42	0.82	54	0.52	0.63	60	1.74	0.54	87
Municipal securities	0	1.69	7	0	1.70	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	4.08	12.93	10	4.10	13.46	10	4.30	14.14	8	3.87	11.75	10	4.91	11.44	15
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.96	0.51	71	0.67	0.51	68	0.68	0.53	67	0.62	0.42	72	0.96	0.39	80
Loans held-for-sale.....	0	0.30	8	0	0.50	7	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	82.87	63.03	93	80.50	58.34	93	78.28	58.06	91	82.29	61.72	96	83.57	63.50	97
Real estate loans secured by 1–4 family	29.91	12.79	93	28.28	11.57	94	27.19	11.46	93	29.15	11.91	95	29.36	13.29	92
Revolving	1.67	1.52	57	2.24	1.44	69	2.11	1.42	67	2.26	1.66	64	2.13	2.07	56
Closed-end, secured by first liens	28.14	10.86	93	25.89	9.73	95	24.94	9.67	93	26.70	9.81	93	27.16	10.69	93
Closed-end, secured by junior liens	0.10	0.19	47	0.16	0.19	57	0.14	0.17	61	0.19	0.22	58	0.07	0.28	28
Commercial real estate loans	36.66	24.89	75	37.51	22.35	90	36.42	22.69	84	38.15	22.22	88	38.97	22.23	88
Construction and land development	3.15	3.92	46	3.87	3.40	60	3.33	3.34	54	4.07	3.40	62	3.87	3.44	61
Multifamily.....	7.26	3.87	84	6.67	3.32	85	6.71	3.57	83	6.55	3.12	89	5.75	3.01	83
Nonfarm nonresidential	26.25	15.73	83	26.96	14.65	90	26.37	14.57	88	27.53	14.72	89	29.35	14.69	92
Real estate loans secured by farmland.....	0	0.34	9	0	0.35	8	0	0.30	8	0	0.33	21	0	0.36	23

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	81.51	62.29	81	82.46	60.51	87	82.18	61.05	85	82.23	57.15	91	82.08	57.46	90
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	36.09	20.65	87	35.13	20	90	34.73	19.86	89	35.42	19.43	90	35.13	20.75	88
Real estate loans secured by 1–4 family.....	2.01	2.39	50	2.78	2.47	59	2.69	2.43	57	2.75	2.64	55	2.55	3.15	46
Revolving	34.07	18.01	89	32.35	17.35	87	32.04	17.24	87	32.68	16.59	89	32.59	17.39	90
Closed-end.....	44.24	38.12	56	46.59	37.13	62	46.52	37.86	59	46.36	34.63	69	46.64	33.52	69
Construction and land development.....	3.80	6.10	40	4.81	5.69	48	4.26	5.65	47	4.94	5.26	52	4.63	5.09	53
1–4 family.....	0.08	1.40	21	0.17	1.19	26	0.15	1.18	28	0.36	0.93	38	0.47	0.94	45
Other.....	3.72	4.62	44	4.64	4.46	54	4.11	4.40	51	4.58	4.19	57	4.16	4.02	58
Multifamily.....	8.76	5.86	78	8.29	5.41	77	8.57	5.78	79	7.96	4.96	77	6.89	4.69	76
Nonfarm nonresidential	31.68	24.30	66	33.50	24.45	71	33.69	24.56	70	33.46	22.93	75	35.12	22.15	80
Owner-occupied.....	7.90	8.11	52	8.46	8.31	53	8.31	8.29	51	8.40	7.68	55	9.06	7.72	59
Other.....	23.78	15.95	78	25.04	15.83	84	25.38	15.94	83	25.06	14.95	87	26.06	14.34	89
Real estate loans secured by farmland.....	0	0.55	9	0	0.61	8	0	0.54	8	0	0.54	21	0	0.55	22
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0.01	0.03	72	0	0.04	34	0	0.06	67	0.10	0.11	80
Commercial and industrial loans	17.22	18.37	52	17.02	19.45	48	16.66	18.86	51	16.98	22.17	31	16.77	19.53	46
Loans to individuals	0.03	6.24	6	0.02	6.58	3	0.03	6.24	6	0.02	6.13	2	0.03	7.13	4
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases.....	1.23	8.16	16	0.50	8.42	8	1.13	8.75	15	0.77	9.09	10	1.02	9.85	9
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	647.10	411.16	87	598.62	383.43	90	612.77	391.81	88	590.31	381.27	89	615.85	391.26	86
Real estate loans secured by 1–4 family.....	286.47	133.66	90	255.05	124.74	89	258.99	126.06	87	254.29	125.03	90	263.60	138.18	90
Revolving	15.98	15.46	56	20.17	15.53	63	20.08	15.44	63	19.72	17.42	59	19.12	21.26	51
Closed-end.....	270.48	116.59	90	234.89	107.54	88	238.91	108.85	87	234.57	106.14	90	244.48	115.20	90
Commercial real estate loans	351.19	254.65	71	338.25	238.58	79	346.87	245.88	75	332.77	234.65	75	349.89	229.44	75
Construction and land development.....	30.20	39.81	45	34.92	36.07	52	31.76	35.95	49	35.46	35.62	54	34.77	34.95	53
1–4 family.....	0.63	9.02	23	1.20	7.44	28	1.09	7.42	29	2.58	6.34	42	3.52	6.61	45
Other.....	29.57	30.27	48	33.72	28.34	59	30.67	28.11	56	32.88	28.16	60	31.24	27.32	58
Multifamily.....	69.51	40.47	83	60.16	35.29	84	63.92	38.66	82	57.12	32.74	82	51.66	31.04	83
Nonfarm nonresidential	251.48	161.09	81	243.18	156.30	81	251.19	158.05	82	240.19	155.06	78	263.46	152.10	82
Owner-occupied.....	62.69	53.43	62	61.42	52.63	60	61.94	52.99	60	60.30	52.37	60	67.96	53.07	65
Other.....	188.79	105.96	88	181.76	100.99	90	189.25	102.54	90	179.88	100.54	90	195.50	97.41	91
Real estate loans secured by farmland.....	0	3.36	8	0	3.67	7	0	3.22	8	0.02	3.44	21	0.02	3.60	21
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0.04	0.20	72	0	0.21	34	0.01	0.28	67	0.76	0.44	82
Commercial and industrial loans	136.70	115.08	63	123.54	116.17	61	124.23	114.45	60	121.89	139.91	41	125.84	122.02	51
Loans to individuals	0.25	35.47	6	0.15	36.56	3	0.19	34.55	6	0.12	37.47	3	0.19	43.51	4
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	9.79	50.11	19	3.64	47.63	9	8.44	51.06	16	5.53	49.54	10	7.66	52.44	10
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.08	30.74	64	38.73	29.25	71	38.89	30.07	69	38.50	27.32	80	38.04	26.45	77
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	294.36	205.31	79	281.16	187.63	82	290	195.33	80	276.41	183.76	82	285.38	178.57	81
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	357.05	262.15	73	342.58	244.92	78	351.94	252.85	76	336.72	240.85	75	353.35	236.10	77

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.51	6.75	66	9.18	12.31	42	11.64	11.47	57	8.22	11.17	43	4.14	7.63	45
Liquid assets	11.27	23.63	17	13.95	29.12	12	16.45	29.03	22	12.28	26.22	14	10.26	22.44	13
Investment securities	6.57	20.98	6	5.54	20.37	6	5.50	21.63	5	5.57	17.85	7	8.18	16.99	14
Net loans and leases	82.19	63.09	93	79.84	58.81	93	77.63	58.67	88	81.42	61.58	96	82.89	63.77	96
Net loans, leases and standby letters of credit	83.35	63.92	95	81.09	59.61	94	78.76	59.49	90	82.65	62.48	96	84.45	64.84	97
Core deposits	66.70	74.28	22	67.76	75.52	16	70.83	75.71	22	62.25	70.67	20	54.78	63.09	25
Noncore funding	20.06	12.30	78	18.25	10.15	83	15.99	10.30	78	23.43	14.13	79	30.67	19.36	77
Time deposits of \$250K or more	12.97	1.67	99	14.09	1.67	99	12.93	1.58	99	15.31	2.11	99	17.24	2.94	99
Foreign deposits	0.82	0.33	87	0.99	0.33	87	1.11	0.34	87	1.20	0.36	86	2.01	0.43	88
Federal funds purchased and repos	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0	0.54	30	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.62	2.18	48	0.04	0.88	37	0.04	1	33	0.73	1.24	51	2.67	3.01	50
Earning assets that reprice within 1 year	36.01	35.71	48	35.58	38.80	42	37.69	37.37	52	33.92	39.38	34	30.95	39.29	26
Interest-bearing liabilities that reprice within 1 year	24.63	6.79	94	27.78	6.64	94	25.47	6.39	94	34.17	8.20	95	37.31	10.19	96
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	11.39	27.35	15	7.80	30.83	8	12.22	29.65	12	-0.25	29.11	3	-6.36	26.63	3
Other Liquidity and Funding Ratios															
Net noncore funding dependence	15.55	5.89	82	10.72	-3.31	86	5.27	-2.33	76	17.79	3.20	84	29.73	14.45	87
Net short-term noncore funding dependence	14.67	0.87	90	9.03	-9.17	93	3.78	-7.71	85	16.24	-4.76	93	24.44	3.38	96
Short-term investment / Short-term noncore funding	33.74	112.63	27	54.56	304.29	12	78.85	273.46	23	37.16	184.19	13	15.97	77.77	19
Liquid assets - short-term noncore funding / Nonliquid assets	-9.03	24.05	9	-3.34	36.72	6	2.02	36.68	11	-11.20	28.18	4	-17.47	16.97	3
Net loans and leases / Total deposits	96.86	79.04	82	93.23	73.05	89	89.78	72.79	83	96.24	79.43	87	102.09	90.31	84
Net loans and leases / Core deposits	123.22	86.19	92	117.82	78.83	91	109.60	78.25	90	130.78	88.34	91	151.32	103.93	90
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05			0.50			0.12			1.57				0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-7.62	-19.27	81	0.30	1.06	39	0.02	-0.25	59	0.86	4.31	7	0.43	1.36	31
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	98.39	71.92	80	98.17	84.59	62	98.06	83.77	64	97.76	87.23	57	98.11	85.40	64
U.S. Treasury securities	16.79	9.62	76	3.66	6.01	62	0	6.70	10	7.63	4.72	76	5.06	6.15	64
US agency securities (excluding mortgage-backed securities)	4.81	4.10	66	8.27	4.24	78	7.61	4.12	75	9.42	4.01	81	21.30	3.49	94
Municipal securities	0	8.02	7	0	8.38	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	62.13	62.34	45	74.10	66.09	56	78.09	66.54	63	69.55	66.64	53	60.03	67.43	36
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	14.66	3.02	93	12.14	3.01	88	12.35	3.08	88	11.16	3.01	89	11.71	2.94	88
Mutual funds and equity securities	1.61	0.27	92	1.83	0.29	95	1.94	0.29	94	2.24	0.35	94	1.89	0.40	93
Debt securities 1 year or less	25.10	9.28	86	14.07	8.18	80	9.97	7.78	66	26.61	10.55	85	23.51	11.86	82
Debt securities 1 to 5 years	11.28	20.14	33	10.25	17.39	40	10.20	18.25	36	1.97	17.03	14	15.20	17.94	55
Debt securities over 5 years	62.01	68.28	33	73.85	72.07	47	77.88	71.11	57	69.18	69.86	45	59.39	66.02	35
Pledged securities	10.04	31.26	14	2.81	33.37	9	2.66	32.26	8	2.14	35.67	7	1.36	30.57	8
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-21.86	-40.81	70	11.13	64.27	30	55.33	27.98	69	108.75	183.32	46	24.40	26.69	59
Investment securities	30.76	11.76	81	-0.38	32.48	12	8.43	31.36	22	-28.35	23.62	2	16.74	11.75	72
Core deposits	8.50	4.57	71	17.68	16.96	61	24.79	16.94	78	19.60	26.88	26	1.68	11.23	15
Noncore funding	21.14	36.20	53	-25.83	-21.64	46	-25.16	-14.79	33	-19.59	-12.18	41	20.88	6.59	78

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,298,032	2,986,550	3,095,462
Commit: Secured commercial real estate loans	1,087,620	785,106	824,483	708,716	793,382
Commit: Unsecured real estate loans	120,179	147,277	136,301	43,289	63,767
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	252,611	248,958	237,640	234,200	282,352
Standby letters of credit	13,070	25,205	16,652	16,821	22,209
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	33,000	0	0	0	0
Purchased options contracts (interest rate)	33,000	0	0	0	0
Interest rate swaps	2,156,440	1,168,488	1,305,403	679,648	715,706
Futures and forward foreign exchange	6,784	37,908	6,960	10,367	161,419
Written options contracts (foreign exchange)	0	1,035	676	0	908
Purchased options contracts (foreign exchange)	0	1,035	676	0	908
Foreign exchange rate swaps	200,817	190,202	225,681	269,124	107,059
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					15.79	22.78	29	15.68	22.01	28	17.11	23.52	32		
Standby letters of credit	1.15	0.66	81	1.25	0.66	84	1.14	0.65	84	1.23	0.71	82	1.56	0.84	84
Commercial and similar letters of credit	0.06	0.02	85	0.13	0.02	92	0.08	0.02	89	0.09	0.02	88	0.12	0.02	94
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	11.10	44.74	38	7.04	47.31	23	7.37	46.30	27	5.04	48.62	14	5.45	68.47	19
Interest rate contracts	10.15	32.78	39	5.88	35.15	23	6.25	32.46	25	3.57	34.36	14	3.96	47.31	15
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.15	1.49	42	0	1.69	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0.15	1.57	53	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	9.85	23.04	43	5.88	20.27	30	6.25	20.49	32	3.57	20.83	20	3.96	28.86	19
Foreign exchange contracts	0.95	6.65	72	1.16	6.12	74	1.12	6.30	74	1.47	6.01	74	1.49	10.12	71
Futures and forward foreign exchange contracts	0.03	4.26	62	0.19	3.76	68	0.03	3.78	62	0.05	3.47	58	0.89	5.23	73
Written options contracts (foreign exchange)	0	0.04	40	0.01	0.04	81	0	0.04	81	0	0.03	40	0.01	0.05	80
Purchased options contracts (foreign exchange)	0	0.04	40	0.01	0.04	81	0	0.04	81	0	0.04	40	0.01	0.08	81
Foreign exchange rate swaps	0.92	0.85	86	0.96	0.76	85	1.08	0.76	85	1.41	0.77	86	0.59	2.03	83
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					20.82	44.98	13	19.22	42.82	13	21.27	45.53	17		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,430,041	1,398,668	1,539,396	959,139	986,000
Interest rate contracts	2,222,440	1,168,488	1,305,403	679,648	715,706
Foreign exchange contracts.....	207,601	230,180	233,993	279,491	270,294
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	6,784	37,908	6,960	10,367	161,419
Written options	33,000	1,035	676	0	908
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	33,000	1,035	676	0	908
Purchased options	33,000	1,035	676	0	908
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	33,000	1,035	676	0	908
Swaps	2,357,257	1,358,690	1,531,084	948,772	822,765
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,430,041	1,398,668	1,539,396	959,139	986,000
Interest rate contracts	2,222,440	1,168,488	1,305,403	679,648	715,706
Foreign exchange contracts.....	207,601	230,180	233,993	279,491	270,294
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,807,110	1,395,876	1,533,058	957,740	977,516
One year or less	319,660	340,663	328,200	327,498	344,619
Over 1 year to 5 years	1,237,298	858,650	1,019,684	496,639	478,234
Over 5 years	250,152	196,563	185,174	133,603	154,663
Gross negative fair value (absolute value)	56,493	21,835	16,081	30,464	15,650
Gross positive fair value.....	99,246	6,503	11,201	8,061	4,592
Held for trading.....	0	0	0	0	0
Non-traded.....	99,246	6,503	11,201	8,061	4,592
Current credit exposure on risk-based capital derivative contracts	99,246	6,503	11,200	8,061	4,592
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	91.46	93.95	25	83.54	94.10	19	84.80	94.17	19	70.86	94.10	11	72.59	93.44	13
Foreign exchange contracts	8.54	3.10	81	16.46	3.22	88	15.20	3.47	87	29.14	3.49	91	27.41	3.20	92
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.28	9.12	26	2.71	12.59	40	0.45	11.16	21	1.08	14.05	21	16.37	13.49	66
Written options	1.36	5.29	40	0.07	7.18	16	0.04	6.28	14	0	8.18	6	0.09	5.91	16
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.36	4.93	42	0.07	6.91	16	0.04	5.96	14	0	7.73	7	0.09	5.10	17
Purchased options	1.36	4.14	54	0.07	3.41	41	0.04	3.27	42	0	3.42	19	0.09	4.42	40
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	1.36	3.58	57	0.07	3.01	44	0.04	2.87	44	0	2.86	21	0.09	3.35	42
Swaps	97	77.96	75	97.14	71.71	80	99.46	74.26	88	98.92	68.76	89	83.44	69.75	52
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	91.46	57.96	58	83.54	56.22	61	84.80	56.71	59	70.86	53.82	60	72.59	52.22	63
Foreign exchange contracts	8.54	0.39	93	16.46	0.36	95	15.20	0.40	95	29.14	0.46	96	27.41	0.34	96
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	74.37	93.16	14	99.80	91.91	69	99.59	92.53	67	99.85	91.48	71	99.14	93.86	65
One year or less	13.15	37.29	35	24.36	27.90	58	21.32	27.56	53	34.14	32.05	63	34.95	32.17	59
Over 1 year to 5 years	50.92	22.61	87	61.39	29.78	95	66.24	27.01	96	51.78	27.06	87	48.50	30.45	76
Over 5 years	10.29	26.09	34	14.05	29.19	33	12.03	29.89	31	13.93	29.56	32	15.69	28.09	36
Gross negative fair value (absolute value)	2.32	2.48	46	1.56	1.18	67	1.04	0.98	55	3.18	1.55	80	1.59	0.83	82
Gross positive fair value	4.08	2.55	76	0.46	1.59	9	0.73	1.34	18	0.84	2.23	12	0.47	1.19	16
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.10	36	0.01	0.05	37	0.01	0.04	33	0.02	0.07	35	0.01	0.06	37
Gross positive fair value (X)	0.05	0.10	55	0	0.06	17	0.01	0.05	21	0	0.09	11	0	0.07	17
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.05	0.02	81	0	0.01	39	0.01	0.01	50	0	0.02	36	0	0.01	49
Current credit exposure (X)	0.05	0.06	68	0	0.05	23	0.01	0.04	27	0	0.06	21	0	0.05	23
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.56	0.70	66	0.04	0.59	24	0.07	0.46	25	0.05	0.85	21	0.03	0.73	23

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	136,157	166,538	166,538	123,224	122,391
Gross losses	2,500	19,503	20,055	21,996	6,997
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,451	2,179	2,443	7,810	14,830
Net losses	49	17,324	17,612	14,186	-7,833
Provision for loan and lease losses	12,709	-15,709	-11,209	57,500	-7,000
Adjustments	0	-1,560	-1,560	0	0
Ending balance	148,817	131,945	136,157	166,538	123,224
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.08	0.09	53	-0.11	-0.12	44	-0.06	-0.09	54	0.31	0.51	25	-0.04	0.15
Provision for loan and lease losses / Average loans and leases	0.10	0.16	42	-0.13	-0.21	53	-0.07	-0.16	60	0.37	0.82	20	-0.05	0.24
Provision for loan and lease losses / Net loan and lease losses	25,936.73	151.30	99	-90.68	-65.12	48	-63.64	-105.48	51	405.33	487.86	59	89.37	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.82	1.17	19	0.83	1.32	16	0.83	1.23	19	1.06	1.58	20	0.81	0.83
Allowance for loan and lease losses / Total loans and leases	0.82	1.15	20	0.83	1.30	18	0.83	1.20	22	1.06	1.55	20	0.81	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	2,277.81	38.64	99	5.71	17.40	24	7.73	21.39	30	11.74	11.58	69		8.03
Allowance for loan and lease losses / Nonaccrual assets	218.57	428.13	28	192.21	330.05	29	206.88	364.13	30	246.15	299.17	50	304.08	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	208.84	320.87	39	180.79	271.93	34	202.45	287.08	40	229.27	244.34	53	262.56	151.73
Gross loan and lease losses / Average loans and leases	0.02	0.16	15	0.17	0.20	56	0.13	0.19	45	0.14	0.34	29	0.05	0.28
Recoveries / Average loans and leases	0.02	0.07	18	0.02	0.08	17	0.02	0.08	10	0.05	0.07	41	0.10	0.08
Net losses / Average loans and leases	0	0.09	20	0.15	0.12	64	0.11	0.11	59	0.09	0.27	30	-0.05	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses	12.22	34.26	11	9.91	25.09	18	11.11	34.67	15	111.62	33.98	96	462.57	36.22
Earnings coverage of net loan and lease losses (X)	7,223.82	36.38	98	15.45	26.30	45	21.04	39.72	52	21.96	22.91	66	-43.71	24.40
Net Loan and Lease Losses By Type														
Real estate loans	0	-0.01	51	-0.01	0.02	27	-0.01	0.02	27	0	0.04	16	-0.09	0.01
Real estate loans secured by 1-4 family	0	-0.02	63	-0.01	-0.01	48	0	-0.02	55	0	0.01	40	-0.01	0.01
Revolving	0	-0.06	65	-0.01	-0.07	51	0	-0.07	69	-0.02	0.01	33	-0.06	0.02
Closed-end	0	-0.01	61	-0.01	-0.01	50	-0.01	-0.01	50	0	0	44	-0.01	0
Commercial real estate loans	0	0	31	-0.01	0.04	16	-0.01	0.04	16	-0.01	0.07	5	-0.14	0.01
Construction and land development	0	-0.02	53	-0.01	0.01	27	-0.01	0	29	0	0	59	-0.66	-0.01
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0
Other	0	-0.01	47	-0.01	0.01	24	-0.01	0	25	0	0	57	-0.66	-0.01
Multifamily	0	0	21	0	0.01	16	0	0.01	18	0	0	23	0	0
Nonfarm nonresidential	-0.01	0	29	-0.01	0.05	17	-0.01	0.05	14	-0.01	0.11	3	-0.10	0.02
Owner-occupied	0	0	29	0	0.01	22	0	0.01	22	0	0.02	8	0	0.01
Other	0	0.01	20	0	0.04	17	0	0.04	18	-0.01	0.08	4	-0.10	0.01
Real estate loans secured by farmland		0			-0.01			0		0	0.02	46	0	0.01
Commercial and industrial loans	0.01	0.11	40	0.88	0.19	94	0.67	0.17	93	0.55	0.47	65	0.11	0.37
Loans to individuals	3.18	0.76	96		0.72			0.71			1.13			1.17
Credit card loans		1.94			2.27			1.84			2.92			3.11
Agricultural loans		0.02			0.02			0.02			0.19			0.08
Loans to foreign governments and institutions		0.05			0			0			0			0
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	0	0.15	25	0	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		19,589		20,634		45,826		143,876		84,530					
90+ days past due loans and leases		3,172		4,333		1,439		4,982		6,409					
Nonaccrual loans and leases		68,087		68,648		65,815		67,656		40,523					
Total past due and nonaccrual loans and leases		90,848		93,615		113,080		216,514		131,462					
Restructured 30–89 days past due		0		0		0		112		1,200					
Restructured 90+ days past due		654		0		686		0		0					
Restructured nonaccrual		6,440		8,283		8,175		8,984		18,049					
Total restructured loans and leases		7,094		8,283		8,861		9,096		19,249					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		14,554		24,406		12,152		27,609		34,135					
Other real estate owned		4,067		5,251		4,368		4,918		10,244					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.11	0.33	26	0.13	0.29	28	0.28	0.32	55	0.92	0.39	89	0.56	0.43	73
90+ days past due loans and leases	0.02	0.10	42	0.03	0.09	49	0.01	0.10	35	0.03	0.12	47	0.04	0.15	42
Nonaccrual loans and leases	0.38	0.37	55	0.43	0.54	44	0.40	0.46	47	0.43	0.66	34	0.27	0.51	23
90+ days past due and nonaccrual loans and leases	0.39	0.52	46	0.46	0.68	36	0.41	0.62	35	0.46	0.85	29	0.31	0.71	16
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	37	0.01	0.01	58
90+ days past due restructured	0	0.01	78	0	0	30	0	0	79	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.04	0.09	42	0.05	0.12	36	0.05	0.10	41	0.06	0.13	35	0.12	0.14	55
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.11	0.33	25	0.13	0.29	28	0.28	0.32	55	0.92	0.40	89	0.56	0.43	73
90+ days past due assets	0.02	0.10	40	0.03	0.09	48	0.01	0.10	34	0.03	0.12	47	0.04	0.15	40
Nonaccrual assets	0.38	0.37	55	0.43	0.55	43	0.40	0.47	47	0.43	0.67	33	0.27	0.53	23
30+ days past due and nonaccrual assets	0.50	0.89	36	0.59	1	26	0.69	0.97	38	1.38	1.29	64	0.87	1.19	40
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.33	0.33	61	0.37	0.40	57	0.32	0.36	53	0.38	0.52	37	0.26	0.44	26
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.35	60	0.39	0.42	54	0.34	0.37	56	0.41	0.55	37	0.32	0.48	33
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.40	0.38	63	0.49	0.48	60	0.40	0.41	59	0.53	0.60	45	0.48	0.53	49
Allowance for loan and lease losses	58.70	55.46	61	74.50	67.85	68	60.97	62.64	60	60.22	66.66	48	69.87	115.41	27
Equity capital + allowance for loan and lease losses	3.40	3.63	53	3.79	4.12	50	3.21	3.60	48	3.88	4.97	36	3.56	4.28	42
Tier 1 capital + allowance for loan and lease losses	3.82	3.90	58	4.46	4.89	51	3.79	4.30	49	4.59	6.05	35	4.27	5.65	42
Loans and leases + other real estate owned	0.48	0.61	50	0.61	0.82	39	0.51	0.71	41	0.64	0.97	31	0.57	0.85	30

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.06	0.23	16	0.02	0.25	9	0.24	0.26	49	0.68	0.39	83	0.40	0.38	64
	90+ days past due		0.01	0.11	50	0.01	0.12	45	0	0.12	15	0.02	0.16	47	0	0.16	13
	Nonaccrual.....		0.28	0.41	42	0.39	0.60	38	0.37	0.52	39	0.35	0.76	23	0.17	0.46	20
Commercial and industrial	30–89 days past due		0.33	0.29	65	0.65	0.24	89	0.52	0.24	83	2.10	0.23	99	1.37	0.31	95
	90+ days past due		0.04	0.06	62	0.11	0.02	90	0.05	0.04	76	0.11	0.03	86	0.25	0.05	92
	Nonaccrual.....		0.85	0.47	81	0.63	0.65	59	0.59	0.57	63	0.87	0.75	64	0.76	0.83	57
Individuals	30–89 days past due		0	0.83	4	0	0.60	4	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due		0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.16	0.17	52	0	0.17	9	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due			0	0	0.03	44		0.01			0	0	46	0	0	47
	90+ days past due			0	0	0	47		0			0	0	46	0	0	49
	Nonaccrual.....			0	0	0	47		0			0	0	47	0	0	48
Agricultural	30–89 days past due			0.09			0.11			0.07			0.17			0.24	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.27			0.51			0.70			0.49			0.67	
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.02	0.13	47	0.01	0.11	40	0	0.12	16	0.04	0.18	47	0	0.20	14
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.12	0.39	23	0.04	0.36	10	0.46	0.46	59	0.37	0.65	30	0.56	0.67	54
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.24	0.58	27	0.19	0.76	16	0.23	0.71	18	0.13	0.89	11	0.13	0.73	7
Revolving	30–89 days past due	0.98	0.31	94	0	0.33	6	0.73	0.28	88	0.58	0.48	59	0.10	0.45	16
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.46	0.86	50	0.40	1.05	33	0.40	1.18	37	0.08	1.13	14	0.53	1	44
Closed-end	30–89 days past due	0.07	0.41	15	0.05	0.36	14	0.44	0.49	57	0.35	0.65	31	0.59	0.70	56
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.23	0.57	29	0.17	0.71	13	0.21	0.67	20	0.13	0.87	10	0.10	0.70	10
Junior lien	30–89 days past due	0	0.01	15	0	0.01	13	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	24	0	0.04	23	0	0.03	19	0.01	0.04	27	0	0.04	8
Commercial real estate	30–89 days past due	0.01	0.13	17	0.01	0.16	10	0.07	0.15	48	0.93	0.26	91	0.29	0.18	78
	90+ days past due	0.03	0.01	82	0.02	0.01	74	0	0.01	28	0.03	0.02	80	0	0.03	19
	Nonaccrual	0.32	0.29	63	0.55	0.48	62	0.48	0.38	68	0.52	0.62	48	0.20	0.23	52
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0.81	0.28	83	2.04	0.28	94
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	0.71	0.31	80	0	0.20	15	0.55	0.41	77	0.65	0.20	88
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0.24	0.03	91	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0.56	0.22	82	2.04	0.20	94
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0.71	0.25	82	0	0.16	18	0.55	0.35	79	0.65	0.17	88
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	1.53	0.09	96	0.03	0.08	57
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.02	0.10	24	0.01	0.12	17	0.10	0.13	59	0.80	0.23	89	0.10	0.14	47
	90+ days past due	0.04	0.01	84	0.03	0.01	79	0	0.01	31	0.04	0.02	81	0	0.03	22
	Nonaccrual	0.45	0.36	68	0.66	0.58	65	0.67	0.45	72	0.63	0.80	50	0.18	0.28	40
Owner Occupied	30–89 days past due	0	0.04	10	0	0.04	10	0	0.04	10	0.16	0.07	82	0.06	0.07	56
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.05	0.12	36	0.50	0.20	87	0.44	0.17	87	0.48	0.27	76	0.01	0.16	15
Other	30–89 days past due	0.02	0.05	55	0.01	0.07	35	0.10	0.08	77	0.64	0.14	89	0.04	0.07	47
	90+ days past due	0.04	0	90	0.03	0.01	82	0	0	37	0.04	0.01	86	0	0.01	30
	Nonaccrual	0.40	0.21	78	0.16	0.31	43	0.23	0.23	64	0.15	0.44	36	0.17	0.10	75
Farmland	30–89 days past due		0.09			0.13			0.10		0	0.11	30	0	0.23	23
	90+ days past due		0			0.01			0		0	0	45	0	0.01	42
	Nonaccrual		0.51			1.06			0.69		0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	360,335	527,828	464,147	623,509	632,828										
Retained earnings	2,172,098	1,935,831	1,985,168	1,789,325	1,659,153										
Accumulated other comprehensive income (AOCI)	-112,874	-368	-3,065	5,310	2,302										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,419,559	2,463,291	2,446,250	2,418,144	2,294,283										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	396,031	393,368	392,714	396,386	399,660										
Accumulated other comprehensive income-related adjustments	-112,875	-368	-3,065	5,310	2,302										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,136,403	2,070,291	2,056,601	2,016,448	1,892,321										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,136,403	2,070,291	2,056,601	2,016,448	1,892,321										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,136,403	2,070,291	2,056,601	2,016,448	1,892,321										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	115,500	115,500	115,500	115,500	115,500										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	156,352	140,045	143,257	172,418	127,079										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	271,852	255,545	258,757	287,918	242,579										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	271,852	255,545	258,757	287,918	242,579										
Exited advanced approach tier 2 capital															
Total capital	2,408,255	2,325,836	2,315,358	2,304,366	2,134,900										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	21,727,745	19,803,629	20,173,364	18,830,925	17,878,974										
Less: Deductions from common equity tier 1 capital	396,031	393,368	392,714	396,386	399,660										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	21,331,714	19,410,261	19,780,650	18,434,539	17,479,314										
Total risk-weighted assets	17,721,758	15,575,403	16,062,587	14,899,532	15,132,269										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.06	11.77	57	13.29	12.59	66	12.80	12.37	63	13.53	12.35	74	12.51	12.11	64
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.06	12.48	48	13.29	13.31	60	12.80	13.11	52	13.53	13.08	66	12.51	12.78	53
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.59	14.27	42	14.93	15.21	53	14.41	14.91	49	15.47	15.23	61	14.11	14.36	57
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.02	9.22	74	10.67	9.07	85	10.40	8.98	82	10.94	9.13	88	10.83	9.76	78
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			429			374			883			793				929	14.71	94.12
Other insurance activities income			429			374			883			793				929	14.71	94.12
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			49,632			51,505			51,769			52,168				51,065	-3.64	2.45

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.07	0.36	56	0.08	0.38	52	0.14	0.36	58	0.13	0.41	60	0.15	0.47	59			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.17	12.02	16	2.34	11.72	16	2.36	12	15	2.39	11.03	18	2.53	11.51	20			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
Foreign Activities															
Total foreign loans and leases	1,319,273		1,280,562		1,281,967		1,425,379		1,487,784						
Real estate loans.....	1,217,538		1,149,272		1,158,063		1,215,436		1,214,407						
Commercial and industrial loans	101,735		130,328		123,904		209,684		258,132						
Loans to depository institutions and other banks acceptances	0		962		0		259		15,245						
Loans to foreign governments and institutions	0		0		0		0		0						
Loans to individuals	0		0		0		0		0						
Agricultural loans.....	0		0		0		0		0						
Other foreign loans.....	0		0		0		0		0						
Lease financing receivables.....	0		0		0		0		0						
Debt securities	0		0		0		45,048		45,441						
Interest-bearing bank balances	0		0		0		0		0						
Total selected foreign assets	1,319,273		1,280,562		1,281,967		1,470,427		1,533,225						
Total foreign deposits	178,811		196,574		230,847		227,635		363,663						
Interest-bearing deposits	164,314		174,955		209,947		201,234		273,431						
Non-interest-bearing deposits.....	14,497		21,619		20,900		26,401		90,232						
Analysis Ratios															
Yield: Foreign loans	0.72	0.84	68	0.51	0.63	71	0.51	0.66	70	0.67	0.87	70	0.87	1.25	67
Cost: Interest-bearing deposits.....	0.73	0.52	74	0.22	0.12	74	0.30	0.14	77	0.87	0.42	85	1.54	1.19	70
Net Losses as a Percent of Foreign Loans by Type										27.03					
Real estate loans		0.26			0.18			0.20		5.18					
Commercial and industrial loans		0.13		11.06	0.86	93	8.72	0.79	94	5.36	0.64	94	0.19	0.29	50
Foreign governments and institutions		0.05			0			0		0					0
Growth Rates															
Net loans and leases.....	3.02	20.31	45	-13.89	-0.16	28	-10.06	6.83	30	-4.19	-2.40	54	1.30	22.48	49
Total selected assets.....	3.02	21.10	52	-16.43	3.36	23	-12.82	9.48	23	-4.10	2.04	41	1.24	12.40	52
Deposits	-9.04	-2.72	33	-19.71	10.74	13	1.41	0.73	39	-37.40	3.46	10	5.68	10.36	50

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		185,001	155,000	230,001	146,009	239,036	19.36	-11.16
Dividends		185,000	155,000	230,000	146,000	238,998	19.35	-11.16
Interest		1	0	1	9	38		-50.00
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		31	0	3,019	221	377		
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		31	0	3,019	221	377		
Income from subsidiary holding companies						0		
Dividends						0		
Interest						0		
Management and service fees						0		
Other income						0		
Total income from subsidiaries		185,032	155,000	233,020	146,230	239,413	19.38	-11.14
Securities gains (losses)		0	0	0	0	158		
Other operating income		34	6	11	24	-105	466.67	-99.39
Total operating income		185,066	155,006	233,031	146,254	239,466	19.39	-13.45
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		0	0	0	115	2,639		-100.00
Other expenses		7,815	7,092	8,996	10,637	9,266	10.19	-24.67
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		7,815	7,092	8,996	10,752	11,905	10.19	-30.69
Income (loss) before taxes		179,250	145,884	224,157	134,862	231,816	22.87	-11.50
Applicable income taxes (credit)		-1,970	-2,825	-1,810	-3,692	-2,459		
Extraordinary items								
Income before undistributed income of subsidiaries		181,220	148,709	225,967	138,554	234,275	21.86	-12.21
Equity in undistributed income of subsidiaries		81,821	74,271	72,337	90,306	44,860	10.17	
Bank subsidiaries		81,853	74,298	72,375	90,344	45,054	10.17	
Nonbank subsidiaries		-32	-27	-38	-38	-194		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		263,041	222,980	298,304	228,860	279,135	17.97	75.24
Memoranda								
Bank net income		266,853	229,298	302,375	236,344	284,052	16.38	75.50
Nonbank net income		-32	-27	-38	-38	-194		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,502,274	98.05	2,535,079	97.91	2,530,850	98.36	2,467,643	2,365,206	-1.29	15.39
Common and preferred stock		2,502,274	98.05	2,535,079	97.91	2,530,850	98.36	2,467,643	2,365,206	-1.29	15.39
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		4,411	0.17	4,453	0.17	4,443	0.17	4,481	8,094	-0.94	-50.67
Common and preferred stock		4,411	0.17	4,453	0.17	4,443	0.17	4,481	8,094	-0.94	-50.67
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		16,964	0.66	13,366	0.52	15,518	0.60	15,396	19,149	26.92	-37.43
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		23,659	0.93	32,733	1.26	19,962	0.78	50,392	32,798	-27.72	4.09
Cash and due from unrelated depository institution		0	0	1,336	0.05	1,071	0.04	2,159	7,099	-100.00	-100.00
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		4,766	0.19	2,250	0.09	1,164	0.05	2,919	1,590	111.82	1.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,552,074	100.00	2,589,217	100.00	2,573,008	100.00	2,542,990	2,433,936	-1.43	14.02
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	-100.00
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	7,644		-100.00
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		5,657	0.22	156	0.01	0	0	190	5,105	3526.28	-11.79
Balance due to subsidiaries and related institutions		126,858	4.97	125,771	4.86	126,758	4.93	124,656	126,904	0.86	-0.24
Total liabilities		132,515	5.19	125,927	4.86	126,758	4.93	124,846	139,653	5.23	-50.85
Equity Capital		2,419,559	94.81	2,463,290	95.14	2,446,250	95.07	2,418,144	2,294,283	-1.78	22.90
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		911	0.04	908	0.04	909	0.04	906	901	0.33	2.36
Common surplus		978,433	38.34	969,719	37.45	972,474	37.80	964,734	950,465	0.90	4.92
Retained earnings		2,172,098	85.11	1,935,831	74.77	1,985,168	77.15	1,789,325	1,659,153	12.20	70.35
Accumulated other comprehensive income		-112,874	-4.42	-368	-0.01	-3,065	-0.12	5,310	2,302		
Other equity capital components		-619,009	-24.26	-442,800	-17.10	-509,236	-19.79	-342,131	-318,538		
Total liabilities and equity capital		2,552,074	100.00	2,589,217	100.00	2,573,008	100.00	2,542,990	2,433,936	-1.43	14.02
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		119,136	4.67	119,136	4.60	119,136	4.63	119,136	119,136	0.00	0.00
Notes payable to subsidiaries that issued TPS		115,500	4.53	115,500	4.46	115,500	4.49	115,500	115,500	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.31	11.02	79	12.08	12.52	51	12.11	11.94	55	9.70	7.29	74	12.63	9.68	83
Bank net income / Average equity investment in banks	14.21	11.60	73	12.20	12.35	57	12.04	11.80	59	9.77	7.45	73	12.19	10.51	71
Nonbank net income / Average equity investment in nonbanks	-0.96	9.71	11	-0.81	13.18	5	-0.85	13.12	4	-0.54	9.75	14	-2.37	7.89	11
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	101.45	98.76	38	102.83	96.45	63	101.36	96.79	50	103.27	88.16	54	101.76	82.22	44
Nonbank net income / Parent net income		2.50			3.22			3.40			3.59			5.93	
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	5.48	18.39	25	5.11	16.51	24	5.18	16.81	25	5.16	20.06	20	6.09	20.43	24
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0.33	14.31	26
Total debt + notes payable to subs that issued TPS / Equity capital	4.77	14.76	27	4.69	13.41	24	4.72	13.63	25	4.78	16.67	20	5.37	16.36	26
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0.33	14.56	26
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0.33	14.51	26
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0.33	13.04	27
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	39.59	11	0	40.69	9	0	39.86	10	0	34.67	10	1.89	28.44	28
Double Leverage															
Equity investment in subs / Equity capital	103.60	104.01	54	103.10	103.15	55	103.64	103.22	56	102.23	102.81	47	103.44	103.22	55
Total investment in subs / Equity capital	103.60	109.29	41	103.10	108.29	45	103.64	108.40	45	102.23	110.16	34	103.44	111.07	40
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.25	0.39	52	0.26	0.27	55	0.30	0.29	58	0.24	0.47	44	0.28	0.36	52
Equity investment in subs – equity cap / Net income-div (X)	0.35	1.15	28	0.38	0.85	35	0.45	1.05	34	0.41	1.82	17	0.44	1.22	30
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	222.86	130.36	83	196.24	152.56	71	216.81	152.85	76	137.01	136.59	59	217.88	177.68	70
Cash from ops + noncash items + op expense / Op expense + dividend	230.61	118.32	84	201.83	155.61	73	223.98	154.48	77	127.78	147.24	50	218	190.27	70
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.13	105.80	55	77.02	94.59	32	70.90	98.54	28	111.56	134.08	48	116.16	116.34	58
Pretax operating income + interest expense / Interest expense		1,565.66			1,645.53			1,835.33		17,371.30	2,016.32	98	8,884.24	1,968.54	93
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	6,061.09	1,454.22	92	6,974.84	1,896.20	91	8,037.57	1,770.77	93	3,732.16	1,539.23	87	2,922.21	1,632.83	83
Dividends + interest from subsidiaries / Interest expense + dividends	243.07	150.57	81	211.36	174.48	70	231.57	174.12	71	147.78	150.43	58	234.88	210.80	68
Fees + other income from subsidiaries / Salary + other expenses	0.40	10.18	66	0	12.03	34	33.56	11.92	79	2.08	13.95	64	4.07	16.52	61
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.40	3.60	37	1	3.29	38	0.48	3.44	38	1.76	3.85	43	0.82	2.64	45
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	36	0	1.76	35	0	1.76	36	0	2.66	32	0.02	5.62	35
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	42	70.90	26	49.31	69.90	38	43.95	66.37	35	71.23	81.10	50	42.31	57.84	42	
Dividends declared / Net income	28.94	31.93	40	32.89	27.22	62	33.30	28.27	60	43.12	42.29	53	35.51	33.08	55	
Net income – dividends / Average equity.....	10.17	7.51	78	8.10	9.25	48	8.08	8.62	51	5.52	4.14	68	8.15	6.46	73	
Percent of Dividends Paid																
Dividends from bank subsidiaries	243.07	133.26	81	211.36	160.45	72	231.57	155.92	72	147.94	132.17	60	241.09	178.13	68	
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19	
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42	
Dividends from all subsidiaries	243.07	183.35	77	211.36	213.42	64	231.57	203.53	65	147.94	174.85	50	241.09	260.40	56	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	69.33	43.79	72	67.60	43.30	71	76.06	45.96	78	61.77	60.28	51	84.14	66.55	70	
Interest income from bank subsidiaries.....	0	0.21	52	0	0.11	25	0	0.11	49	0	0.36	45	0.01	0.54	49	
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36	
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46	
Operating income from bank subsidiaries	69.33	52.71	68	67.60	48.70	69	76.06	51.33	75	61.78	62.88	50	84.15	69.36	63	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39			82.95		
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25		
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86			1.92		
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06		
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84			150.41		
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23		
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54		
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36		
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29		
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	99.96	67.73	86	100	72.55	91	98.70	74.16	61	99.83	69.76	85	99.80	67.32	88	
Interest income from bank subsidiaries.....	0	0.98	46	0	0.27	24	0	0.23	46	0.01	0.63	41	0.02	0.80	42	
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36	
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44	
Operating income from bank subsidiaries	99.96	81.70	77	100	82.68	88	98.70	83.13	53	99.83	82.20	79	99.82	78.80	82	
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19	
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30	
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41	
Other income from nonbank subsidiaries.....	0.02	0	92	0	0.01	45	1.30	0.01	96	0.15	0.01	92	0.16	0.04	89	
Operating income from nonbank subsidiaries	0.02	4.41	39	0	5.69	14	1.30	4.67	61	0.15	4.70	46	0.16	7.29	37	
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43	
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48	
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40	
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37		
Loans and advances from subsidiaries / Total debt		27.96			28.03			26.38			27.08			1,558.56	28.33	97